

Preferred Rewards overview

DISCLOSURE (BEGINNING OF VIDEO): Please see important information at the end of this video

Your money works hardest when it works together.

That's why we created Preferred Rewards – a program that rewards you for the everyday banking that you do when you have an eligible checking account and a three month average combined balance of \$20k or more in your qualifying Bank of America deposit and/or Merrill Edge investment accounts.

LEGAL SUPER: Preferred rewards program requires enrollment.

The great news is that \$20k can come from almost anywhere. It can be transferred from existing accounts at other banks or investment firms, from an old 401(k), an IRA, a vacation fund, or even a rainy day fund.

DISCLOSURE (ON SCREEN WHEN 401(K) IS MENTIONED): You have choices for what to do with your 401(k) or other type of plan sponsored accounts. Depending on your financial circumstances, needs and goals, you may choose to rollover to an IRA or convert to a Roth IRA, rollover a 401(k) from a prior employer to a 401(k) at your new employer, take a distribution, or leave the account where it is. Each choice may offer different investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment, and provide different protection from creditors and legal judgments. These are complex choices and should be considered with care. Visit merrilledge.com/rollover or call a Merrill Edge rollover specialist at 1.888.637.3343 for additional information about your choices.

And a specialist can help with easily transferring assets by providing assistance at our financial centers or over the phone.

Of course, the \$20k can also come from accounts you already have including your Merrill Edge investment accounts and your eligible Bank of America checking and savings accounts.

So take a look at them all. Because the average American household has five bank accounts...

And almost any combination works. And when you enroll in Preferred Rewards you can help your money work harder

Allowing you everyday banking benefits and rewards you'll actually use

Like credit card rewards bonuses on eligible credit cards,

LEGAL SUPER: Please visit the Preferred Rewards page on bankofamerica.com for a complete list of ineligible cards and additional program details, select no-fee banking services, extra interest on Rewards Money Market Savings accounts, and more.

To learn how you could qualify, talk to a Bank of America Employee

To schedule an appointment, visit bankofamerica.com/schedule

Get used to getting more with Preferred Rewards from Bank of America.

DISCLOSURE AT END OF VIDEO:

You are eligible to enroll in the Preferred Rewards program if you have an active, eligible Bank of America® personal checking account and maintain a three month average combined balance in your qualifying Bank of America deposit accounts and/or your qualifying Merrill Edge® and Merrill Lynch® investment accounts of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier. SafeBalance Banking® accounts do not count

toward the account or balance requirements, and do not receive the fee waivers and other benefits of the program. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For details on Employee qualification requirements, please visit the Employee Banking & Investments website.

The Rewards Money Market Savings interest rate booster is only available to customers enrolled in the Preferred Rewards program. Your enrollment in Preferred Rewards will not automatically convert any existing money market savings account to a Rewards Money Market Savings account without your request. If your enrollment in the Preferred Rewards program is discontinued, the interest rate booster may be discontinued.

Visit the Preferred Rewards page on bankofamerica.com for a list of no-fee banking services, or review the Personal Schedule of Fees for your state, also available at your banking center.

Some Merrill Edge® benefits may be available to customers with less than \$20,000 in investable assets. Please speak with a Financial Solutions Advisor for more information about Merrill Edge. Merrill Lynch® clients with an active, eligible Bank of America® personal checking account and a three-month average combined balance of at least \$20,000 can enroll in Preferred Rewards. Merrill Lynch clients with a three-month average combined balance of at least \$250,000 and an active, eligible Bank of America personal checking account or eligible Merrill Lynch account and all U.S. Trust® clients are eligible for the Banking Rewards for Wealth Management program. Please speak with your Merrill Lynch financial advisor or U.S. Trust advisor for more information.

Merrill Edge is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.

Merrill Lynch makes available products and services offered by MLPF&S and other subsidiaries of Bank of America Corporation.

Banking, mortgage and home equity products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Bank of America, N.A. Equal Housing Lender.

Credit card programs are issued and administered by Bank of America, N.A.

Investment products are provided by MLPF&S and:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

Some accounts, services, and fees vary from state to state. Please review the Personal Schedule of Fees for your state, also available at your local banking center.

“Get more rewards with your everyday banking”, Better Balance Rewards and BankAmericard Cash Rewards are trademarks and Merrill Edge, Merrill Lynch, the Bull symbol, Merrill Lynch Cash Management Account, U.S. Trust, BankAmericard Travel Rewards, BankAmericard Privileges, Bank of America Accolades, Merrill Edge MarketPro, Platinum Privileges, SafeBalance Banking, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

© 2015 Bank of America Corporation. All rights reserved.

AR4BQWG4